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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identif	the name that is on your nment-issued picture ication (for example, iriver's license or	Carl First name Julius	First name
passp		Middle name Lewis	Middle name
identif	your picture ication to your meeting ne trustee.	Last name Jr.	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you used in the last 8		
years		First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>6443</u>	XXX - XX
Indivi	er or federal dual Taxpayer	OR	OR
Identi	fication number	9 xx - xx	9 xx - xx

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Document Julius Carl Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1327 N Harlem Avenue Number Street Unit B	Number Street
		Oak Park IL 60302 City State ZIP Code COOK County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.
		(See 28 U.S.C. § 1408	(See 28 U.S.C. § 1408

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Carl Debtor 1

Julius

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•	•		quired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
	are choosing to file	■ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subn	court for self, you nitting y	or more details al u may pay with ca	oout how you may pash, cashier's check	Please check with the clerk's office in your pay. Typically, if you are paying the fee s, or money order. If your attorney is orney may pay with a credit card or check	
				-	-	ose this option, sign and attach the in Installments (Official Form 103A).	
		Дрр	cation	or marriadais to	r dy The Tilling ree	in installments (Chicai i Chii 100A).	
				•	, ,	st this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is	
		•	-		•	plies to your family size and you are unable to	
						otion, you must fill out the <i>Application to Have the</i>	
		Спар	nei i r	iiiig ree vvaiveu	(Official Form 103E	s) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No		None			
	last 8 years?	☐ Yes.	District		When	Case Number MM / DD / YYYY	
			District	None	When	Case Number MM / DD / YYYY	
						MINI / DD / TTTT	
			District		When	Case Number	
						MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.				Relationship to you	
	not filing this case with you, or by a business		District		When	Case Number, if known MM / DD / YYYY	
	parter, or by affiliate?						
	annate:		Debtor			Relationship to you	
						Case Number, if known	
						MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.			ed an eviction judgmer	it against you and do you want to stay in your	
				No. Go to line 12. Yes. Fill out <i>Initial</i> S his bankruptcy peti		iction Judgment Against You (Form 101A) and file it with	

Debto		Julius	Document Lewis		Desc Main
Por	First Name	Middle Name	Last Name		
Par	Report About Any Bus	sinesses You Owr	as a sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of busin	ness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City	State	Zip Code
			Check the appropriate box	to describe your business:	
			☐ Health Care Busines	s (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Es	state (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defin	ned in 11 U.S.C. § 101(53A))	
			Commodity Broker (a	as defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropriate balance sl	e deadlines. If you indicate neet, statement of operation	court must know whether you are a small business that you are a small business debtor, you must attacts, cash-flow statement, and federal income tax return cedure in 11 U.S.C. § 1116(1)(B).	h your most recent
	debtor? For a definition of small	No. I	am not filing under Chapter	11.	
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, he Bankruptcy Code.	but I am NOT a small business debtor according to	the definition in
			am filing under Chapter 11 Bankruptcy Code.	and I am a small business debtor according to the d	efinition in the
Par	Report if You Own or	Have Any Hazard	ous Property or Any Property	y That Needs Immediate Attention	
14.	Do you own or have any	No.			
	property that poses or is alleged to pose a threat of imminent and	Yes.	What is the hazard?		
	indentifiable hazard to public health or safety? Or do you own any		_		
	property that needs		If immediate attention is nee	eded, why is it needed?	

immediate attention?
For example, do you own
perishable goods, or livestock
that must be fed, or a building
that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Carl

Document

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Debtor 1

Julius

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

pout Debtor 1:	About Debtor 2 (Spouse
ou must check one:	You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

,	of the 30-day deadline is granted and is limited to a maximum of 15
	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Only in a Joint Case):

you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7

Within 14 days after you file this bankruptcy petition,

days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the

requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

duty in a military combat zone.

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Carl Julius Lewis

Debtor 1

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	riist name	middle Name Last Name		
Pa	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		y consumer debts? Consumer debts I primarily for a personal, family, or hous	
		money for a business or invented money for a business of the business of	/ business debts? Business debts are estment or through the operation of the	-
		Yes. Go to line 17.		
		16c. State the type of debts you	owe that are not consumer debts or bus	iness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and		ter 7. Do you estimate that after any ex es are paid that funds will be available t	
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	T7: Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that t	he information provided is true and
			oter 7, I am aware that I may proceed, it inderstand the relief available under eac	
			l did not pay or agree to pay someone vad read the notice required by 11 U.S.C.	vho is not an attorney to help me fill out § 342(b).
		I request relief in accordance with	the chapter of title 11, United States Co	ode, specified in this petition.
			in fines up to \$250,000, or imprisonment	money or property by fraud in connection nt for up to 20 years, or both.
		/s/ Carl Julius Lewis, Signature of Debtor 1	Jr. 🗶	Signature of Debtor 2
		Executed on12/22/201	6	Executed on

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Debtor 1	Carl	Julius	Lewis	Case Number (if known)
	First Name	Middle Name	Last Name	, , ,

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	Date: 12/27/2016	
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	
Nicholas Jacob Tepeli			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ac	ldressndil@geracilav	v.com
6307160	IL		
0307 100			

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Carl	Julius	Lewis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	r		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	dule A/B: Property (Official Form 106A/B) opy line 55, Total real estate, from <i>Schedule A/B</i>	<u> </u>
1b. Co	py line 62, Total personal property, from Schedule A/B	\$ 39,267
1c. Co	ppy line 63, Total of all property on <i>Schedule A/B</i>	\$ 39,267
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	lule D: Creditors Who Have Claims Secured by Property (Official Form 106D) ppy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$32,056
	ule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) by the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$964</u>
3b. Co	ppy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,380
Part 3:	Summarize Your Liabilities	
	lule I: Your Income (Official Form 106I) your combined monthly income from line 12 of Schedule I	\$2,684.24
	ule J: Your Expenses (Official Form 106J) your monthly expenses from line 22c of Schedule J	\$2,674.00

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Carl Debtor 1 Julius Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,462.23 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 964.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{-}0.00$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 964.00 9g. Total. Add lines 9a through 9f.

	Caco 16	3 40500 Doc 1	Eilad 12/29/16	Entered 12/28/16 13	3:31:39 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fil	ling:	0 of 61		
Debtor 1	Carl	Julius	Lewis			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	rict of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you on the second of the second	supplying corre ur name and cas Describe Each Re un or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or (gal or equitable interest in	ace is needed, attach a separa	l, or similar property?	· ·	
you have at	ttached for Part 1	I. Write that number here			>	\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. M A C	Describe Make: Model: Year: Approximate Milea Other information:	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communications) Creational vehicles, other vehicles are served.	ly s and another unity property (see icles, and accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 18,000.00
5. Add the dol	lar value of the p		your entries fro Part 2, includir			\$ 18,000.00
you have at	tached for Part 2	2. Write that number here		>		Ψ 10,000.00
Part 3:	Describe Your Per	sonal and Household Items	·			
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		nishings urniture, linens, china, kitchenv	ware			
Yes.	Describe	Furniture, linens, small applia	ances, bedroom set		\$800	\$ <u>800.0</u> 0

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Document F Entered 12/28/16 13:31:39 Page 11 of 61 umber (if known) Case 16-40509 Doc 1 Carl Debtor 1 First Name Middle Name

Desc Main

Secure S	07.	Electronics	;			
Fils screen IV, computer, tablet, cell phone St. 200.00 Collectibles of value Exampters: Arisiques and ligarines; painings, prints, or other antwock books, pictures, or other ant-algedox; interpo, cons. or featablet and related to prints, collectibles. No. Yes. Describe Prints. Prin		collections;				
Example: Artiques and flogratine, partitips, ports, or other antwork, books, pollutes, or other et clopicts, statorp, ciris or faceball card collections, ether collections, memorabilis, call-cabiles No. Yes. Describe		Yes.	Describe	Flat screen TV, computer, tablet, cell phone	\$1,200	\$ 1,200.00
S. Equipment for sports and hobbles Exemples: Sports, photographic, exectice, and other hobby equipment; bicycles, pool labiles, golf clube, skis; carioes and kayake; carports; tools; musical instruments No. Yes Describe	08.	stamp, coin	Antiques and figuri , or baseball card o			·
No. Yes. Describe	09.	Equipment	for sports and			\$0.00
10. Firstams Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe Examples: Everyday clothes, furs, leather coals, designer wear, shoes, accessories No. Yes. Describe Everyday clothes, shoes, accessories S150 12. Jeweiry Examples: Everyday jeweiry, costume jeweiry, engagement rings, wedding rings, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry, engagement rings, wedding rings, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Everyday jeweiry, costume jeweiry strongs, heirtoom jeweiry, watches, gems, good, silver. Strongs strong		No.		nusical instruments		
\$ 0.00 11. Clothes Examples: Everyday clothes, furs, leather costs, designer wear, shoes, accessories No. Yes. Describe Everyday clothes, shoes, accessories \$150.00 Yes. Describe Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirform jewelry, watches, gems, gold, silver No. Yes. Describe Everyday jewelry, costume jewelry \$100.00 Yes. Describe Solata \$00 \$100.00 Yes. Describe Solata \$00 \$100.00 Yes. Describe Dooks, CDs, DVDs & Family Photos \$200.00 \$14. Any other personal and household items you did not already list, including any health aids you did not list \$200.00 Yes. Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Don tot deduct secured claims or exampleons Yes. Describe Yes. Describe Yes. Describe	10.	Examples: I	Pistols, rifles, shoto	guns, ammunition, and related equipment		\$ <u>0.0</u> 0
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe	11.		Describe			\$0.00
Everyday clothes, shoes, accessories 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirfoom jewelry, watches, gems, good, silver No. Yes. Describe Everyday jewelry, costume jewelry Everyday jewelry, costume jewelry S100 \$ 100.00		Examples: I		furs, leather coats, designer wear, shoes, accessories		
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold; silver No.	12.	_	Describe	Everyday clothes, shoes, accessories	\$150	\$ <u>150.0</u> 0
Everyday jewelry, costume jewelry \$ 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes. Describe 3 cats 50 \$ 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe books, CDs, DVDs & Family Photos \$ 200.00 \$ 200.00 \$ 200.00 \$ 200.00 \$ 2450.00 \$ 20		Examples: If gold, silver		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Examples: Dogs, cats, birds, horses No. Yes. Describe 3 cats 3 cats 50 \$ 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe books, CDs, DVDs & Family Photos \$ 200.00 \$ 20		_		Everyday jewelry, costume jewelry	\$100	\$100.0 ₀
3 cats 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe books, CDs, DVDs & Family Photos \$200.00 \$200.00 \$200.00 \$2450.00	13.	Examples: I	Dogs, cats, birds, h	norses		
No. Yes. Describe books, CDs, DVDs & Family Photos \$ 200.00 \$ 200.00 \$ 200.00 \$ 200.00 \$ 200.00 \$ 200.00 \$ 2,450.00 \$ 2,450.00 Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe		_			\$0	\$0.00
\$ 200.00 \$ 2,450.00 \$ 200.00 \$ 2,00.00 \$ 2,450.00 \$ 2,00.00	14.	No.		usehold items you did not already list, including any health aids you did not list		
for Part 3. Write that number here	15	Add the do	llar value of all		\$200	\$200.00
Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe	•	for Part 3. \	Write that numb	er here>		\$2,450.00
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe	Do	you own or	have any legal	or equitable interest in any of the following?		portion you own? Do not deduct secured claims
	16.	Examples: I		your wallet, in your home, in a safe deposit box, and on hand when you file your petition		\$ 0.00

Carl Debtor 1

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17.	Deposits of	f money				
	Examples: 0	Checking, savings	, or other financial accounts; co	ertificates of deposit; shares in credit unions, brokerage houses,		
	and other si	imilar institutions. l	f you have multiple accounts w	vith the same institution, list each.		
	No.					
	Yes.	Describe	Account Type:	Institution name:		
	<u> </u>		Checking Account	PNC Bank	\$	50.00
			Checking Account	Guaranty Bank	s	767.00
			3	· ,	*	
40	Danda m	tual funda as n	uhlialu tuadad ataaka		\$	817.00
18.			ublicly traded stocks	firms, manay market accounts		
		bona iunas, invesi	ment accounts with brokerage	firms, money market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	<u> </u>
19.	Non-public	ly traded stock	and interests in incorpora	ated and unincorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Perce	nt of Ownership:		
					\$	0.00
20.	Governme	nt and corporat	e bonds and other negotia	able and non-negotiable instruments	· <u></u>	
	Negotiable	instruments includ	e personal checks, cashiers' c	hecks, promissory notes, and money orders.		
	Non-negotia	able instruments a	re those you cannot transfer to	someone by signing or delivering them.		
	No.					
	Yes.	Describe	Issuer name:			
					\$	0.00
21.	Retirement	or pension acc	counts		*	
		=		hrift savings accounts, or other pension or profit-sharing plans		
	No.	·				
	Yes.	Describe	Type of account and Instit	uition name:		
	L res.	Describe	Type of account and month	duon name.	¢	0.00
22	Consults do				\$	0.00
22.	=	eposits and pre	· · ·	u may continue service or use from a company		
				tilities (electric, gas, water), telecommunications		
	No.	rigi e e i i i e i i i i i i i i i i i i	arraiorao, propaia rom, pabilo a	initials (statistic, gas, mais), telescriminations		
	=	D	Institution name or individ	tual.		
	Yes.	Describe	Institution name or individ	ual.		0.00
^^	A				\$	0.00
23.		A contract for a	periodic payment of mor	ney to you, either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and descripti	on:		
					\$	0.00
24.	Interests in	n an education I	RA, in an account in a qua	alified ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and desc	ription. Separately file the records of any interests.11 U.S.C. § 521(c):		
					\$	0.00
25.	Trusts, equ	uitable or future	interests in property (oth	er than anything listed in line 1), and rights or powers		
	No.					
	Yes.	Describe				
	 1.00.	Booonbo			•	0.00
26	Patents co	nvrights trade	marks trade secrets and	other intellectual property	Ψ	
20.				royalties and licensing agreements		
	No.		,, .			
	=	Dogoribo				
	Yes.	Describe			•	0.00
27	Licoroco 4	ranchiesa and	other general intensibles		\$ <u></u>	0.00
۷1.			other general intangibles	association holdings, liquor licenses, professional licenses		
		Danding permits, e	AGIGGIVE HOCHIGES, COOPERATIVE	accociation notalings, liquor nocinocs, professional licenses		
	No.					
	Yes.	Describe				
					\$	0.00

Debtor 1

Carl

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First Name Middle Name Filed 12/28/16
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Мо	ney or prope	erty owed to you	u?	Current value of the portion you own? Do not deduct secure or exemptions	
28.	Tax refunds	s owed to you			
	No.				
	Yes.	Describe		\$	0.00
29.	Family sup	-			
		Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe		\$	0.00
30.	Other amou	unts someone o	wes you	*	
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.	Interest in i	insurance polic	ies	*	
		-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe		\$	0.00
32.	Any interes	st in property th	at is due you from someone who has died	Ψ	0.00
	If you are th	e beneficiary of a	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
		cause someone ha	is died.		
	No.	D			
	Yes.	Describe		\$	0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	·	
	Examples: A	Accidents, employr	ment disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe		•	0.00
34.	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
	No.	3	,		
	Yes.	Describe			
				\$	0.00
35.	_	ial assets you d	id not already list		
	No.				
	Yes.	Describe		¢	0.00
				Ψ	
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		****
	for Part 4. V	Vrite that numbe	er here>		\$817.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.		n or have any le	gal or equitable interest in any business-related property?		
	No.				
	Yes.				
				Current value of t	
				portion you own? Do not deduct secure	
				or exemptions	
38.	Accounts r	eceivable or co	mmissions you already earned		
	No.				
	Yes.	Describe			
				\$	0.00

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39.	-	-	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		\$0.00
40.	Machinery No.	, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	Yes.	Describe		s 0.00
41.	Inventory			<u> </u>
	No. Yes.	Describe		
42.	Interests in	n partnerships o	r joint ventures	\$ <u> </u>
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$0.00
43.	Customer No.	lists, mailing lis	ts, or other compilations	
	Yes.	Describe		2 200
44.	Any busine	ess-related prop	erty you did not already list	\$ <u> </u>
	No. Yes.	Describe		
	163.	Describe		\$0.00
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
·	for Part 5.	Write that numb	er here>	\$ 0.00
P	GII 6 GI		m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
		r vou own or na	ve an interest in farmland. Hist it in Part 1.	
46.	Do you ow	_	ve an interest in farmland, list it in Part 1. gal or equitable interest in any farm- or commercial fishing-related property?	
46.		_		
	No. Yes.	n or have any le		\$0.00
	No. Yes. Farm anim Examples:	n or have any le	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
	Do you ow No. Yes.	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
47.	Do you ow No. Yes. Farm anim Examples: No. Yes.	n or have any le Describe als Livestock, poultry, Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$\$\$\$\$
47.	Do you ow No. Yes. Farm anim Examples: No. Yes.	n or have any le Describe als Livestock, poultry,	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	
47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	n or have any le Describe als Livestock, poultry, Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe her growing or Describe fishing equipme Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe ishing equipme Describe ishing supplies	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe her growing or Describe fishing equipme Describe fishing supplies Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe her growing or Describe fishing equipme Describe fishing supplies Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$ \$\$
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe her growing or Describe fishing equipme Describe fishing supplies Describe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	n or have any le Describe als Livestock, poultry, Describe ther growing or Describe gishing equipme Describe fishing supplies Describe and commercial	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$\$ \$\$
47. 48. 49. 50.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes. Any farm- Yes. Add the do	n or have any lesses because the commercial bescribe	gal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$\$

Debtor 1

Case 16-40509

Doc 1

Desc Main

Carl First Name

Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe		
		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 18,000.00	
57. Part 3: Total personal and household items, line 15	\$ 2,450.00	
58. Part 4: Total financial assets, line 36	\$ 817.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 21,267.00	\$ 21,267.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$21,267.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 721295

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Fill in this in	nformation to iden	tify your case:	
Debtor 1	Carl	Julius	Lewis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	r		— (State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt			
	emptions are you claiming? Check		•	
=	ming state and federal nonbankrupto		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.	
-	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2016 Nissan Altima with over 5,000 miles	\$_18,000	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, bedroom set	\$_800	 \$	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, tablet, cell phone	\$_1,200	 \$	735 ILCS 5/12-1001(b) - \$1,200.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>150</u>		735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 721295	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Document

Page 17 of 61 (if known) Debtor 1 Carl Julius Last Name First Name Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	3 cats	\$_ 0	 \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$_200	 \$	735 ILCS 5/12-1001(a) - \$200.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, PNC Bank, 50.00	\$_50		735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Guaranty Bank, 767.00	\$ <u>767</u>	\$	735 ILCS 5/12-1001(b) - \$767.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
□No	acquire the property covered by the	e exemption within 1,215 o	lays before you filed this case?	
Yes.				

Fill in this	information to identif	y your case:	2.1 Filad 12/2	9/16 Entore	3 of 61			
Debtor 1	Carl	Julius	Lewis	3				
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing) First Name	Middle Name	Last Name					
United State	es Bankruptcy Court for th	ne : <u>NORTHERN</u>						
Case Numb	er		(State)				Check if thi	s is an
(If known)							amended fi	ling
Official I	Form 106D							
		. Who Hove	Claims Secure	d by Dranarts	-			12/1
			ed people are filing toge			supplying correct		
nformation. I		ed, copy the Addition	onal Page, fill it out, num				ny	
1. Do any c	reditors have claims s	secured by your pro	operty?					
∏ No. (Check this box and sub	bmit this form to the	court with your other sche	edules. You have nothi	ng else to report	on this form.		
	- -ill in all of the informa		,		3 1			
		ation helow						
165.		ation below.						
Part 1:	List All Secured Claim							
Part 1:	List All Secured Claim	ms	a one acquired claim liet to	ac araditar congretaly		Column A	Column A	Column C
Part 1:	List All Secured Clain	ms reditor has more that	n one secured claim, list th			Amount of claim	Value of collateral	Unsecured
Part 1: 2. List all s for each	List All Secured Claim secured claims. If a creciaim. If more than or	editor has more that ne creditor has a par	n one secured claim, list tl rticular claim, list the other I order according to the cr	creditors in Part 2.				
Part 1: 2. List all s for each As much	List All Secured Claim secured claims. If a creciaim. If more than or	editor has more that ne creditor has a par	rticular claim, list the other	r creditors in Part 2.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor	List All Secured Claims ecured claims. If a creclaim. If more than or as possible, list the claim Motor Acceptances and Motor Accept	editor has more that ne creditor has a par	rticular claim, list the other	r creditors in Part 2. editors name. hat secures the claim:		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo	List All Secured Claims eccured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptanc 's Name ax 660360	editor has more that ne creditor has a par	ticular claim, list the other l order according to the cr Describe the property t	r creditors in Part 2. editors name. hat secures the claim:		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor	List All Secured Claims eccured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptanc 's Name ax 660360	editor has more that ne creditor has a par	ticular claim, list the other l order according to the cr Describe the property t 2016 Nissan Altima wi	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo	List All Secured Claims eccured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptanc 's Name ax 660360	editor has more that ne creditor has a par	Describe the property t 2016 Nissan Altima wi As of the date you file,	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles	hat apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo	ecured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptances Name 28 Name 28 X 660360 38 Street	editor has more that ne creditor has a par	Describe the property t 2016 Nissan Altima wi As of the date you file,	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles	hat apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo Numbe	ecured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptances Name 28 Name 28 X 660360 38 Street	editor has more than ne creditor has a pan laims in alphabetica	Describe the property t 2016 Nissan Altima wi As of the date you file,	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles	hat apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo Numbe Dallas City	ecured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptances Name 28 Name 29 X 660360 20 Street	reditor has more that the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has more than the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaim transport of the creditor of the creditor has a parallaim transport of the creditor of the	Describe the property t 2016 Nissan Altima wi As of the date you file, Unliquidated	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t	hat apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow	List All Secured Claim secured claims. If a creciaim. If more than or a spossible, list the claim Motor Acceptanc 's Name ox 660360 The Street	reditor has more that the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has more than the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaim transport of the creditor of the creditor has a parallaim transport of the creditor of the	Describe the property t 2016 Nissan Altima wi As of the date you file, Contingent Unliquidated Disputed Nature of Lien. Check a	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow	ecured claims. If a creciaim. If more than or as possible, list the claim Motor Acceptance is Name ax 660360 in Street	reditor has more that the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has more than the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaims in alphabetical transport of the creditor has a parallaim transport of the creditor of the creditor has a parallaim transport of the creditor of the	Describe the property t 2016 Nissan Altima wi As of the date you file, Contingent Unliquidated Disputed Nature of Lien. Check a	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow Debte Debte	List All Secured Claims. If a creciaim. If more than or as possible, list the claim. Motor Acceptance 's Name ix 660360 r. Street.	reditor has more than the creditor has a parallaims in alphabetical state. TX 75266 State Zip Code	Describe the property to 2016 Nissan Altima with 2016	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t	secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow Debte Debte	List All Secured Claims Recured claims. If a cruciaim. If more than or a spossible, list the claim Motor Acceptance 's Name by 660360 The Street Street Street Check one. The control only or 2 only	reditor has more than the creditor has a parallaims in alphabetical state. TX 75266 State Zip Code	Describe the property to 2016 Nissan Altima with 2016	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t all that apply. de (such as mortgage or e tax lien, mechanic's lien)	secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow Debte Debte At lease	List All Secured Claims. If a creciaim. If more than or as possible, list the claim. Motor Acceptance 's Name ix 660360 r. Street.	reditor has more than the creditor has a parallal paralla	Describe the property to 2016 Nissan Altima with 2016	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all t all that apply. de (such as mortgage or e tax lien, mechanic's lien)	secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 List all s for each As much 2.1 Nissa Creditor Po Bo Numbe Dallas City Who ow Debto Debto At lea	List All Secured Claims. If a crecial claim. If more than or as possible, list the claim Motor Acceptance is Name as 660360 in Street	reditor has more than the creditor has a parallal paralla	Describe the property to 2016 Nissan Altima with 2016	r creditors in Part 2. editors name. hat secures the claim: th over 5,000 miles the claim is: Check all the check al	secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion

Fill in this i	Case 16 4050 nformation to identify your		Eilad 12/29/16	Entered 12/28/ 9 of 61	16 13:31:39	Desc Mair	า
5.11	Carl	Julius	Lewis				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>N</u>	ORTHERN Distric	t of ILLINOIS				
Officed States	Bankruptcy Court for thetv	<u>DIXTILIXIV</u> DISTIL	(State)			Chark	if this is an
Case Numbe	r					_	ed filing
	1005/5					amend	ed illing
Official F	orm 106E/F						
Schedule	E/F: Creditors W	/ho Have U	Insecured Claims				12/15
creditors with needed, copy top of any addi	partially secured claims that he Part you need, fill it out, tional pages, write your na	at are listed in Sci number the entri me and case num secured Claims	· ,	e Claims Secured by Pro	perty. If more space is	5	
1. Do any cre	editors have priority unsecu	ired claims again	st you?				
☐ No. G	o to Part 2.						
Yes.							
(For an ex		im, see the instruc	. If more than one creditor hol tions for this form in the instru st 4 digits of account number	iction booklet.)	e other creditors in Pa Total claim \$ 964.00	Priority amount \$ 964.00	Nonpriority amount \$ 0.00
Creditor's	Name		ot 4 digito of docodite flumbor		•		<u> </u>
PO Box		WI	nen was the debt incurred?	2015			
Number	Street						
		As	of the date you file, the claim i	is: Check all that apply.			
Philade	elphia PA 1	9101	Contingent Unliquidated				
City	State Z	Zip Code	Disputed				
Debtor	s the debt? Check one.		Diopatou				
Debtor	•	Tv	pe of PRIORITY unsecured clai	im:			
Debtor	1 and Debtor 2 only	Ĺ	Domestic support obligations				
At leas	t one of the debtors and another		Taxes and certain other debts yo	u owe the government			
	if this claim relates to a		1				
	unity debt m subject to offest?		Claims for death or personal injur	ry while you were			
No			intoxicated Other. Specify				
Yes							
Part 2:	List All of Your NONPRIORIT	Y Unsecured Clain	15				
3. Do any cre	editors have nonpriority uns	secured claims ag	gainst you?				
П №. У	ou have nothing to report in t	his part. Submit t	his form to the court with your	other schedules.			
Yes.			,				
nonpriority included in	unsecured claim, list the cre	editor separately for editor holds a partic	habetical order of the creditor or each claim. For each claim l cular claim, list the other credit	listed, identify what type of	claim it is. Do not list o	claims already	
Sidnii O IIII C	Communication i age of						Total claim

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Debtor	₁ Carl Julius	Page 20 of 61 Case Number (if known)	
	First Name Middle Name	Last Name	4 0 4 0 0 0
4.1	AMEX	Last 4 digits of account number NULL	<u>\$ 1,046.00</u>
	Creditor's Name Po Box 297871	When was the debt incurred? 1985-2016	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale FL 33329	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
[Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to perision of profit-smalling plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
[Yes	Officer. Specify	
4.2	Avant INC	Last 4 digits of account number 9729	\$ <u>4,603.00</u>
<u> </u>	Creditor's Name		
	640 N Lasalle St	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60654	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Personal Loan	
	Yes BK OF AMER	Last 4 digits of account number NULL	\$ 992.00
4.3		Last 4 digits of account number NULL	\$ 992.00
	Creditor's Name Po Box 982238	When was the debt incurred? 2015-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	El Paso TX 79998	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1 1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	5000 to polition of profit officing plants, and outer diffillial dobte	
	No	Other. Specify Credit Card or Credit Use	
	Yes	State speed)	

ebtor	₁ Carl	Case 16-	-40509 Julius	Doc 1	Filed 12/28/16 Document		red 12/28/16 13:31:39 21 of 61 Case Number (if known)	Desc Main	
	First Name	9	Middle Name		Last Name		, ,		
Par	t 2⊧ You	ır NONPRIORITY U	Unsecured Clai	ms - Continua	ation Page				
					ng with 4.4, followed by 4.5	E and so fo	arth		Total Claim
iitei i	istilig ally e	entries on this pa	age, number u	ieiii begiiiiii	ig with 4.4, followed by 4.3	.5, and 50 io	, ui.		Total Glain
4.4	CAP ONE	E NA		Las	st 4 digits of account numbe	er NUL	<u>L</u>		<u>\$ 508.00</u>
	Creditor's Na					201	2-2016		
	Po Box 26			_ Wh	en was the debt incurred?	201	2-2010		
	Number	Street							
				As	of the date you file, the clair	im is: Check	all that apply.		
	Richmond	1	VA 23261	ᆜ	Contingent				
	City		State Zip Code	- □	Unliquidated				
1		he debt? Check on			Disputed				
	Debtor 1 d	only							
	Debtor 2 o	only		<u> Ty</u> p	oe of NONPRIORITY unsecu	ured claim:			
	Debtor 1 a	and Debtor 2 only			Student loans				
	At least or	ne of the debtors an	nd another		Obligations arising out of a sep	paration agree	ement or divorce		
	Check if	this claim relates	to a	_	that you did not report as priori	rity claims			
	commun	•			Debts to pension or profit-shari	ring plans, and	d other similar debts		
		subject to offest?	,	_					
	No				Other. Specify Credit Card	d or Credit U	Jse		
1 5	Yes CAP1/Bst	tbv		l ac	st 4 digits of account numbe	er NUL	_L		\$ 0.00
4.5	Creditor's Na				st 4 digits of account numbe	··			·
	26525 N I	Riverwoods Blvd		Wh	en was the debt incurred?	201	3-2013		
	Number	Street							
				As	of the date you file, the clair	im is: Check	all that apply.		
					Contingent		11.7		
	Mettawa		IL 60045	=	Unliquidated				
	City	ha dahta Chaak an	State Zip Code	· =	Disputed				
ľ		he debt? Check on	ie.	ш	•				
	Debtor 1 o	•		T	as of NONDRIODITY				
	Debtor 2 o	-			be of NONPRIORITY unsecut Student loans	ured claim:			
	=	and Debtor 2 only ne of the debtors an	nd another	=	Obligations arising out of a sep	naration agree	ement or divorce		
	=			_	that you did not report as priori		Smell of divorce		
ı	Cneck if	this claim relates	to a		Debts to pension or profit-shari		d other similar debts		
-		subject to offest?	•		r				
	No				Other. Specify Credit Card	d or Credit U	Jse		
	Yes				. , ,				
4.6	CAP1/Mn			Las	st 4 digits of account numbe	er <u>NUL</u>	<u>_L</u>		\$ 32.00
	Creditor's Na			\A/le	en was the debt incurred?	201	5-2016		
		Riverwoods Blvd		- ***	en was the debt incurred?		<u> </u>		
	Number	Street							
					of the date you file, the clair	im is: Check	all that apply.		
	Mettawa		IL 60045	╚	Contingent				
	City		State Zip Code	<u> </u>	Unliquidated				
1		he debt? Check on			Disputed				
	Debtor 1	only							
	Debtor 2 o	only		Тур	e of NONPRIORITY unsecu	ured claim:			
	Debtor 1 a	and Debtor 2 only		П	Student loans				

At least one of the debtors and another Check if this claim relates to a

community debt Is the claim subject to offest? Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___ Credit Card or Credit Use

No

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Case Number (if known) Dacument Carl Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 506.00 Last 4 digits of account number _ Creditor's Name 2011-2016 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes CBNA NULL **\$** 149.00 Last 4 digits of account number 4.8 Creditor's Name 2014-2016 50 Northwest Point Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elk Grove Village 60007 IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Credit Card or Credit Use Other. Specify __ Yes CBNA NULL \$ 352.00 4.9 Last 4 digits of account number Creditor's Name 2015-2016 Po Box 6497 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Student loans

Other. Specify __

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Credit Card or Credit Use

that you did not report as priority claims

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Doc 1 Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Case 16-40509 Page 24 of 61 Case Number (if known) **Document** Carl Julius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.13 Comca	ast	Last 4 digits of account number	\$ <u>0.00</u>				
Creditor's	s Name						
PO Bo	x 3002	When was the debt incurred?					
Number	Street						
		As of the date you file, the claim is: Check all that apply.					
Caustin	t DA 40200	Contingent					
	eastern PA 19398	Unliquidated					
City	State Zip Code	Disputed					
	es the debt? Check one.						
Debto	r 1 only						
Debto	r 2 only	Type of NONPRIORITY unsecured claim:					
Debto	r 1 and Debtor 2 only	Student loans					
_ =	st one of the debtors and another	Obligations arising out of a separation agreement or divorce					
=							
	k if this claim relates to a	that you did not report as priority claims					
	nunity debt	Debts to pension or profit-sharing plans, and other similar debts					
_	im subject to offest?						
No		Other. Specify Utility Bills/Cellular Service					
Yes							
4.14 Comca	ast Cable	Last 4 digits of account number	\$ <u>600.00</u>				
Creditor's	s Name						
<u>170</u> 1 J	John F. Kennedy Blvd	When was the debt incurred?					
Number	Street						
		As of the date you file, the claim is: Check all that apply.					
D	DA 40400	Contingent					
Philad	elphia PA 19103	Unliquidated					
City	State Zip Code	Disputed					
	es the debt? Check one.						
Debto	r 1 only						
Debto	r 2 only	Type of NONPRIORITY unsecured claim:					
Debto	r 1 and Debtor 2 only	Student loans					
_ =	st one of the debtors and another	Obligations arising out of a separation agreement or divorce					
_ =		that you did not report as priority claims					
_	k if this claim relates to a						
	nunity debt	Debts to pension or profit-sharing plans, and other similar debts					
_	im subject to offest?						
No		Other. Specify Cable Bill					
Yes	TAUTY DANK/Daamak	AILII I	. 700 00				
4.15 COME	ENITY BANK/Roomplce	Last 4 digits of account number NULL	<u>\$_768.00</u>				
Creditor's		2012 2010					
Po Bo	x 182789	When was the debt incurred? 2013-2016					
Number	Street						
		As of the date you file the claim is: Check all that apply					
		As of the date you file, the claim is: Check all that apply.					
Colum	bus OH 43218	Contingent					
		Unliquidated					
City Who owe	State Zip Code es the debt? Check one.	Disputed					
_		_					
_ =	r 1 only						
_ =	r 2 only	Type of NONPRIORITY unsecured claim:					
Debto	r 1 and Debtor 2 only	Student loans					
At leas	st one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Chec	k if this claim relates to a	that you did not report as priority claims					
	nunity debt	Debts to pension or profit-sharing plans, and other similar debts					
	im subject to offest?	<u> </u>					
No	-	Other. Specify Credit Card or Credit Use					
Yes		Other, Specify					
ies							

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ebtor	1 Carl Julius First Name Middle Nam		Last Name	Case Number (if known)		-
Po						
			-			
fter I	listing any entries on this page, number	them beginning	with 4.4, followed by 4.5	5, and so forth.		Total Claim
4.16	Comenitybank/Meijer	Last 4	digits of account numbe	r NULL		\$ 1,035.00
1.10	Creditor's Name	_	•			
	Po Box 182789	When	was the debt incurred?	2013-2016		
	Number Street					
		As of	the date you file, the clain	n is: Check all that apply.		
	0.1	c∘	ntingent			
	Columbus OH 4321	Un	liquidated			
,	City State Zip Co Who owes the debt? Check one.	Dis Dis	puted			
	Debtor 1 only	_				
	Debtor 2 only	Type o	of NONPRIORITY unsecui	red claim:		
	Debtor 1 and Debtor 2 only		ident loans			
	At least one of the debtors and another	Оь	ligations arising out of a sep	aration agreement or divorce		
	Check if this claim relates to a	tha	t you did not report as priorit	ty claims		
,	community debt	☐ De	bts to pension or profit-shari	ng plans, and other similar debts		
	Is the claim subject to offest?					
	■ No □	Oth	ner. Specify <u>Credit Card</u>	l or Credit Use		
4 47	Yes Credit First N A	Loot 4	digits of account numbe	r NULL		\$ 465.00
4.17	Creditor's Name	_ Lasi 4	uigits of account numbe			<u> </u>
	6275 Eastland Rd	When	was the debt incurred?	2014-2016		
	Number Street					
		As of	the date you file, the clain	n is: Check all that apply.		
			ntingent			
	Brookpark OH 4414	_ =	liquidated			
,	City State Zip Co Who owes the debt? Check one.	de 📙 Dis	puted			
	Debtor 1 only					
	Debtor 2 only	Type	of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only	ŕ	ident loans	ou oranii.		
	At least one of the debtors and another	Поь	ligations arising out of a sep	aration agreement or divorce		
	Check if this claim relates to a	tha	t you did not report as priorit	ty claims		
	community debt	☐ De	bts to pension or profit-shari	ng plans, and other similar debts		
	Is the claim subject to offest?					
	No	Oth	ner. Specify <u>Credit Card</u>	l or Credit Use		
	Yes Department of Veterans Affairs	1 4	dinita of account normalis			\$ 1,000.00
4.18	Creditor's Name	_ Last 4	digits of account numbe	·		\$ _1,000.00
	PO BOX 5302	When	was the debt incurred?			
	Number Street					
	CO/ Administrative Services	As of	the date you file, the clain	n is: Check all that apply		
			ntingent			
	Madison WI 5370	; =	liquidated			
	City State Zip Co	de 🖳	puted			
	Who owes the debt? Check one.		•			
	Debtor 1 only Debtor 2 only	Ture	of NONDDIODITY	rad alaim:		
	Deptor 2 offiny	<u>ry</u> pe o	of NONPRIORITY unsecui	cu ciaiiii.		

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

community debt

No

Yes

At least one of the debtors and another

Check if this claim relates to a

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___ Credit/Debt Owed

Student loans

	C.	ase 16-40509	Doc 1	Eilod 12/29/16	Entered 12/28/16 13:31:39	Dosc Main	
Debtor 1	Carl	Julius	DOCI	Pacument	Page 26 of 61 Case Number (if known)	Desc Main	
	First Name	Middle Nam	ne	Last Name	,		_
Part	Your NON	IPRIORITY Unsecured C	laims - Continu	ation Page			
After lis	sting any entries	s on this page, number	them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Clai
4.19	Dept of the Tre	asury	La	st 4 digits of account numbe	r		\$ <u>117.00</u>
	Creditor's Name						
	PO Box 1686		w	hen was the debt incurred?			
	Number S	Street					
			As	of the date you file, the clain	n is: Check all that apply.		
				Contingent			
	Birmingham	AL 3520	<u> </u>	Unliquidated			
, w	City /ho owes the deb	State Zip Cot? Check one.	ode	Disputed			
	Debtor 1 only						
	Debtor 2 only		Ty	pe of NONPRIORITY unsecu	red claim:		
1 7	Debtor 1 and De	ebtor 2 only	Ĺ	Student loans			
[=	ne debtors and another		Obligations arising out of a sep	aration agreement or divorce		
ΙĒ	_ ☐Check if this c	laim relates to a		that you did not report as priori	ty claims		
-	community de			Debts to pension or profit-shar	ng plans, and other similar debts		
Is	the claim subject	ct to offest?		•			
	No			Other. Specify			
	Yes						
4.20	Discover FIN S	VCS LLC	La	st 4 digits of account numbe	r <u>NULL</u>		\$ 435.00
	Creditor's Name				0045 0040		
	Po Box 15316		w	hen was the debt incurred?	2015-2016		
	Number S	Street					
			As	of the date you file, the clair	n is: Check all that apply.		
				Contingent			
	Wilmington	DE 1985		Unliquidated			

4.19		Last 4 digits of account number	<u> </u>
	Creditor's Name		
	PO Box 1686	When was the debt incurred?	
	Number Street		
		As of the date were filler than also have been Olivia. I will be a	
		As of the date you file, the claim is: Check all that apply.	
	Dirmingham Al 25201	Contingent	
	Birmingham AL 35201	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	П	□ '	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	-	
4.20	Discover FIN SVCS LLC	Last 4 digits of account number NULL	\$ 435.00
	Creditor's Name		
	Po Box 15316	When was the debt incurred? 2015-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify _ Credit Card or Credit Use	
	Yes	Onler. Specify Stout Sala St Stout Soo	
4.5	Edward Llines VA Dationt Billing	Look & divite of account number	\$ 617.00
4.21		Last 4 digits of account number	φ 017.00
	Creditor's Name	When was the daht incorred?	
	Po Box 5000-136C	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Hines IL 60141	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	_		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify	
	Vec		

Doc 1 Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Case 16-40509 Page 27 of 61 Dacument Carl Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim ELAN Financial Service** \$ 3,284.00 Last 4 digits of account number _ Creditor's Name 2014-2016 Po Box 108 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Louis MO 63166 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Hines VA Hospital \$ 1,000.00 Last 4 digits of account number 4.23 Creditor's Name 5th Ave. & Roosevelt When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Hines 60141 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Medical/Dental Services Yes Jesse Brown VA Hospital \$ 0.00 Last 4 digits of account number 4.24 Creditor's Name 820 S. Damen Ave. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60612 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

Student loans

Debtor 1 and Debtor 2 only

Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Case 16-40509 Doc 1 Page 28 of 61 Number (if known) **Dacument** Carl Julius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.05	Mason Easy-Pay	Last 4 digits of account number	\$ 225.00
4.25	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 2808	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566	Unliquidated	
Ι.	City State Zip Code	Disputed	
,	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l l	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.26	PNC Bank	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name		
	222 Delaware Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 10000	Contingent	
	Wilmington DE 19899 City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes PNC Bank	Last 4 divite of account number	\$ 400.00
4.27	Creditor's Name	Last 4 digits of account number	<u> </u>
	222 Delaware Avenue	When was the debt incurred? 2016	
	Number Street	<u>—</u>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19899	Unliquidated	
Ι.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a congretion agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	E penso to pension of profitestialling plants, and other sillillial debis	
	No	Other. Specify Overdraft Account	
	Yes		

Case 16-40509 Doc 1 Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Page 29 of 61
Case Number (if known) Dacument Carl Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Amazon \$ 1,009.00 Last 4 digits of account number _ Creditor's Name 2013-2016 Po Box 965015 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FL 32896 Orlando Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/JCP \$823.00 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 965007 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Syncb/SAMS CLUB NULL \$ 691.00 Last 4 digits of account number Creditor's Name 2012-2016 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Official Form 106E/F

FL 32896 State Zip Code nne.	Decument Last Name Continuation Page beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account number NULL When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	Total Claim \$_4,534.00
FL 32896 State Zip Code	beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account numberNULL When was the debt incurred?2015-2016 As of the date you file, the claim is: Check all that applyContingentUnliquidated	
State Zip Code ne.	When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>4,534.00</u>
State Zip Code ne.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
State Zip Code ne.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
State Zip Code ne.	Contingent Unliquidated	
State Zip Code ne.	Contingent Unliquidated	
State Zip Code ne.	Unliquidated	
ne.		
	Type of NONPRIORITY unsecured claim:	
	Student loans	
and another	Obligations arising out of a separation agreement or divorce	
s to a	that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
?		
	Other. Specify Credit Card or Credit Use	
ed	Last 4 digits of account number NULL	\$ 23.00
	Last 4 digits of account number NULL	<u> </u>
	When was the debt incurred? 2012-2016	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
MN 55440	☐ Unliquidated	
State Zip Code ne.	☐ Disputed	
110.		
	Type of NONPRIORITY unsecured claim:	
	Student loans	
and another	Obligations arising out of a separation agreement or divorce	
s to a	that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
?		
	Other. Specify Credit Card or Credit Use	
system	Last 4 digits of account number	\$ 0.00
2,010	Last 4 digits of account number	<u> </u>
	When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
WI 53705	☐ Unliquidated	
State Zip Code ne.	Disputed	
	Type of NONPRIORITY unsecured claim:	
	Student loans	
and another	Obligations arising out of a separation agreement or divorce	
s to a	that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
	_	
?	Other. Specify	
?		
an	State Zip Code ne. and another to a	WI 53705 State Zip Code Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Carl

Julius

Add the Amounts for Each Type of Unsecured Claim

Document

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
nom ruit r	6b. Taxes and Certain other debts you owe the government	6b.	\$964.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$964.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$27,380.00

				ilod 12/29/16	Entor	ed 12/28/16 1	L3:31:39	Desc Main	
Fil	ll in this in	formation to ident	tify your case:			2 of 61			
De	ebtor 1	Carl	Julius	Lewis					
De	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	an
Offi	icial F	orm 106G				4		umended ming	
			ory Contracts and	Unexpired Lea	ses				12/15
Be as	complete	and accurate as p	possible. If two married people ded, copy the additional page, e and case number (if known).	are filing together, bot fill it out, number the e	h are equal			ny	
1. D	o you hav	e any executory o	contracts or unexpired leases?	•					
	_		submit this form to the court with						
L	☑ Yes. Fil	I in all of the inform	nation below even if the contrac	ts or leases are listed in	Schedule A	NB: Property (Official F	orm 106A/B)		
2. L i	ist separat	ely each person o	or company with whom you ha	ve the contract or lease	. Then stat	e what each contract	or lease is for (f	for	
e		nt, vehicle lease,	cell phone). See the instruction						
u	nexpired ie	ases.							
	Person or	company with wh	nom you have the contract or l	ease		State what the o	contract or lease	e is for	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				-				
	Number	Street			_				
		Outdot							
	City		State Zip	Code					
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
0.4									
2.4	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

Official Form 106G

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Fill in this information to identify your case:					
Debtor 1	Carl	Julius	Lewis		
	First Name	Middle Name	Last Name		
Debtor 2	-		· · · · · · · · · · · · · · · · · · ·		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _			
Case Number			(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes								
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	ill in the name and current address of that person.							
	Name of y	rour spouse, former spouse or legal equiva	alent						
	Number	Street							
	City		State	Zip Code					
	Column 1: Yo	or Schedule G to fill out Columi	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 721295 Schedule H: Your Codebtors Page 1 of 1

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			Document	Page 34 of 61
Fill in this in	formation to iden	tify your case:		
Debtor 1	Carl	Julius	Lewis	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT</u>	OF ILLINOIS_	
Case Number				Check if this is:
()				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
Schedul	e I: Your	Income		12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse

supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers. Employment status		X Employed Not employed	Ė	Employed Not employed			
	Include part-time, seasonal, or self-employed work. Occupation		Janitor					
	Occupation may Include student or homemaker, if it applies.	Employers name	Scrub, Inc.					
		Employers address	6033 N. Milwauke					
			Chicago, IL 60646	<u> </u>	,			
	How long employed there? 6		6 Years					
Part 2: Give Details About Monthly Income								
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$2,972.67	\$0.00			
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4.	Calculate gross income. Add lin		\$2,972.67	\$0.00				

 Official Form 106I
 Record # 721295
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) Document Julius Carl Debtor 1 First Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сору	y line 4 here	4.	\$2,972.67	\$0.00	
5. I		payroll deductions:				
		ax, Medicare, and Social Security deductions	5a. 	\$717.99	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
		nsurance	5e. _	\$0.00	\$0.00	
		Oomestic support obligations	5f. —	\$0.00	\$0.00	
	5g. L	Inion dues	5g. 	\$71.43	\$0.00	
		Other deductions. Specify:	5h. —	\$0.00	\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$789.42	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,183.24	\$0.00	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross				
		receipts, ordinary and necessary business expenses, and the total		40.00	40.00	
	01	monthly net income.	8a. —	\$0.00	\$0.00	
	8b.	Interest and dividends	8b. —	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c. 	\$ 0.00	\$ 0.00	
		dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce				
	8d.	settlement, and property settlement. Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00 \$0.00	\$0.00 \$0.00	
	8f.	Other government assistance that you regularly receive	8f.			
	OI.	Include cash assistance and the value (if known) of any non-cash	OI. —	\$0.00	\$0.00	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify: Widows Benefit,	8h.	\$501.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$501.00	\$0.00	
			_	Ψσσσσ	Ψ0.00	
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,684.24 +	\$0.00	\$2,684.24
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_			
11.	State	e all other regular contributions to the expenses that you list in Scheduk	e J.			
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependen	ts, your roommates, and	I	
		r friends or relatives.		P. 4 . 1 %	Outrodule 1	
		ot include any amounts already included in lines 2-10 or amounts that are n sify:			Schedule J.	44
	Opec	ary				11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•		12. \$2,684.24
12		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu related Data, if it	. аррпеѕ	12. \$2,684.24
13.	_					
	Σ,	vo. Yes. Explain:				
	Ш	то. Ехрият.				

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Fil	l in this in	formation to identify yo	our case:				
De	ebtor 1	Carl	Julius	Lewis	Check if this is	3:	
		First Name	Middle Name	Last Name	An amen	Ū	
	ebtor 2 oouse, if filing)	First Name	Middle Name	Last Name		ment showing pos s of the following o	t-petition chapter 13 date:
Ur	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			
	ase Number known)	-			MM / DD	/ YYYY	
						=	2 because Debtor 2
<u>Offi</u>	<u>icial F</u>	<u>orm 106J</u>			☐ maintains	s a separate house	ehold.
Scl	hedul	e J: Your Ex	penses				12/14
more every	space is a	needed, attach another			are equally responsible for supp ges, write your name and case n		
		Describe Your Household					
1. Is	=	Go to line 2. Does Debtor 2 live in a s	separate household? st file a separate Schedu	le J.			
2.	Do you l	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you?
	Do not si names.	tate the dependents'					Yes X No Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Par	t 2:	stimate Your Ongoing M	onthly Expenses				
expe the a Inclu	nses as o pplicable de expen	f a date after the bankro date. ses paid for with non-ca	uptcy is filed. If this is a		n as a supplement in a Chapter 1 check the box at the top of the fo	orm and fill in	Your expenses
4.	The rent	al or home ownership e	expenses for your resid	ence. Include first mortgage	e payments and		
	-	for the ground or lot.				4.	\$800.00
		cluded in line 4:				40	\$0.00
		al estate taxes operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
		me maintenance, repair				4c.	\$0.00
		meowner's association of				4d.	\$0.00

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Julius Carl Debtor 1

Middle Name

First Name

Document

Last Name

Page 37 of 61 Case Number (if known) _

Your expenses \$0.00 5. 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$210.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$300.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$80.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$257.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$32.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$136.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Federal or State Tax Repayments \$70.00 16. 17. Installment or lease payments: \$592.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Record # 721295 Case 16-40509 Doc 1 Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Document Page 38 of 61

Carl Debtor 1 Case Number (if known) First Name Middle Name Last Name \$22.00 Pet Care (\$20.00), Postage/Bank Fees (\$2.00), 21. 21. Other. Specify: \$2,674.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,684.24 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,674.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$10.24 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 721295 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Carl	Julius	Lewis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		r the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	ſ		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
/s/ Carl Julius Lewis, Jr.	x
Signature of Debtor 1	Signature of Debtor 2
Date 12/22/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	nformation to ic	lentify your case:				
Debtor 1	Carl	Julius	Lewis	_		
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	r		_			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	per (if known). Answer every question.			
	T. 1: Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	r?	
	No.		But was	
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).		
	Explain the Sources of Your Income			

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Case Number (if known) _

Lewis

Julius

Carl

	First Name Middle N	lame Last Name			
	Did you have any income from employ Fill in the total amount of income you red If you are filing a joint case and you have	ceived from all jobs and all business	ses, including part-time activities	S.	
	□ No.				
	Yes. Fill in the details				
		Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of current year unt the date you filed for bankruptcy:	wages, commissions, bonuses, tips Operating a business	\$27,775	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015)	Wages, commissions, bonuses, tips Operating a business	\$35,721	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2014)	Wages, commissions, bonuses, tips Operating a business	\$35,000	Wages, commissions, bonuses, tips Operating a business	
	List each source and the gross income f ■ No. □ Yes. Fill in the details	Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	
		Describe below.	(before deductions and exclusions)	Describe below.	Gross income (before deductions and exclusions)
Pa	List Certain Payments You Made	Describe below. Before You Filed for Bankruptcy	•	Describe below.	(before deductions and
Pe	List Certain Payments You Mad		•	Describe below.	(before deductions and

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Debto	or 1	Carl	Julius	Lewis	_	Case Number (if known) _			
		First Name	Middle Name	Last Name					
06	Are	either Debt	or 1's or Debtor 2's debts primarily cons	umer debts?					
	П	No. Neither	Debtor 1 nor Debtor 2 has primarily con	ısumer debts. Co	onsumer debts are define	ed in 11 U.S.C. § 101(8) a	ıs		
	_		ed by an individual primarily for a personal,						
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?								
		☐ No	. Go to line 7.						
			s. List below each creditor to whom you pa			• •			
			al amount you paid that creditor. Do not ind ld support and alimony. Also, do not includ		* *	-			
			adjustment on 4/01/16 and every 3 years		•	• •			
			or 1 or Debtor 2 or both have primarily co						
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7.								
		∐ No	. Go to line 7.						
			s. List below each creditor to whom you partition. Do not include payments for domest						
			mony. Also, do not include payments to an	-					
				Dates of payments	Total amount paid	Amount you still	owe Was this payment for		
			Nissan Motor Acceptanc Po Box	Monthly	\$592	\$ 30,274	Mortgage		
			660360 Dallas TX 75266				Car		
							Credit card		
							☐ Loan repayment ☐ Suppliers or vendors		
							Other		
07	With	hin 1 year be	fore you filed for bankruptcy, did you make	e a payment on a	debt you owed anyone	who was an insider?			
			your relatives; any general partners; relati						
			which you are an officer, director, person in one for a business you operate as a sole						
	sucl	h as child su	pport and alimony.		. ,				
		No.							
		Yes. List all	payments to an insider.						
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
08	With	hin 1 vear be	fore you filed for bankruptcy, did you make	e any pavments o	or transfer any property o	on account of a debt that t	penefited		
	an i	nsider?			,, ,				
	_		ts on debts guaranteed or cosigned by an	insider.					
	=	No. Yes. List all	payments to an insider.						
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
P	art 4	Identify	Legal actions, Repossessions, and Foreclo						
		Luciting							

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Debto	r 1	Carl	Julius	Lewis	Case Number (if kno	own)	
		First Name	Middle Name	Last Name			
09	List		cluding personal injury cases,		action, or administrative proceeding , collection suits, paternity actions, s		
		No.					
		Yes. Fill in the deta	ils.				
				Nature of the case	Court or agency		Status of the case
10	Che	eck all that apply an	ou filed for bankruptcy, was any d fill in the details below.	of your property repossessed	l, foreclosed, garnished, attached, se	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the info	rmation below.				
11		-	you filed for bankruptcy, did ayment because you owed a c		k or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
	$\overline{\Box}$	Yes. Fill in the info	rmation below.				
12	With	hin 1 year before y	ou filed for bankruptcy, was a	ny of your property in the po	ssession of an assignee for the be	nefit of creditors,	a
	cou	rt-appointed receiv	ver, a custodian, or another o	fficial?			
	_	No.					
		Yes.					
		List Cartain Gi	ifts and Contributions				
	11 (5 14/64			var aire any aifte with a tatal	Lucius of more than \$500 nor norm	2	
13	-	iiii 2 years before	you liled for ballkruptcy, did	you give any girts with a total	I value of more than \$600 per perso	ш	
	=	No.					
	_	Yes. Fill in the deta	=				
14	Wit	hin 2 years before	you filed for bankruptcy, did	you give any gifts or contribu	itions with a total value of more that	in \$600 to any ch	arity?
		No.					
		Yes. Fill in the deta	ils for each gift.				
P	art 6	List Certain Lo	osses				
15		hin 1 year before y nbling?	ou filed for bankruptcy or sin	ce you filed for bankruptcy, c	lid you lose anything because of th	eft, fire, other dis	saster, or
		No.					
	$\overline{\Box}$	Yes. Fill in the deta	ils for each gift.				
		<u></u>					
P	art 7	List Certain Pa	ayments or Transfers				
16	con	sulted about seek	ing bankruptcy or preparing a	bankruptcy petition?	our behalf pay or transfer any pro		ou
		No.					
		Yes. Fill in the deta	nils				
		Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C					\$1,200.00
		55 E. Monroe Str	eet #3400				
		Chicago,IL 60603	<u> </u>				

Entered 12/28/16 13:31:39 Desc Main Case 16-40509 Doc 1 Filed 12/28/16 Page 44 of 61 Document Carl Julius Lewis Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still **Identify Property You Hold or Control for Someone Else**

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Debtor	1	Carl	Julius	Lewis	Case Number (if known)					
		First Name	Middle Name	Last Name						
		you hold or control any pro someone.	perty that some	one else owns? Include any property y	ou borrowed from, are storing for, or hol	d in trust				
		No.								
		Yes. Fill in the details.								
			V	Vhere is the property?	Describe the property	Value				
		Give Details About Envir	ronmontal Inform	antion						
	rt 10 	.								
For	the	purpose of Part 10, the folio	owing definition	s apply:						
r	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.									
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.									
		ardous material means anyt stance, hazardous material,	-	imental law defines as a hazardous wa aminant, or similar term.	ste, hazardous substance, toxic					
Rep	ort a	all notices, releases, and pro	oceedings that	you know about, regardless of when th	ey occurred.					
24	Has	any governmental unit not	ified you that y	ou may be liable or potentially liable un	der or in violation of an environmental la	w?				
		No.								
		Yes. Fill in the details.								
			G	overnmental unit	Environmental law, if you know it	Date of notice				
25	Hav	e you notified any governm	ental unit of an	y release of hazardous material?						
		No.								
	$\overline{\Box}$	Yes. Fill in the details.								
			G	overnmental unit	Environmental law, if you know it	Date of notice				
26	Hav	re you been a party in any ju	ıdicial or admir	istrative proceeding under any enviror	nmental law? Include settlements and ord	ers.				
		No.								
		Yes. Fill in the details.								
			C	ourt or agency	Nature of the case	Status of the case				
		Give Details About Your	Rusiness or Cor	nections to Any Business						
	1111									
27	With			-	f the following connections to any busine	:ss?				
		<u></u>		trade, profession, or other activity, eith	•					
		A partner in a partnersh		(LLC) or initited hability partitership (i	LLF)					
		An officer, director, or m	-	tive of a corporation						
				r equity securities of a corporation						
			J							
	=	No. None of the above applied								
	П.	Yes. Check all that apply about	ove and fill in the	e details below for each business.						
		hin 2 years before you filed titutions, creditors, or other		did you give a financial statement to a	inyone about your business? Include all f	inancial				
		No.								
		Yes. Fill in the details.								
	_		Da	te issued						

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 Debtor 1
 Carl
 Julius
 Lewis
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below	
answe	ers are true and correct. I understand that making	al Affairs and any attachments, and I declare under penalty of perjury that the ng a false statement, concealing property, or obtaining money or property by fraud nes up to \$250,000, or imprisonment for up to 20 years, or both.
x	/s/ Carl Julius Lewis, Jr.	×
-	Signature of Debtor 1	Signature of Debtor 2
I	Date 12/22/2016	Date
	MM / DD / YYYY	MM / DD / YYYY
Did yo	0	f Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did yo	ou pay or agree to pay someone who is not an a	attorney to help you fill out bankruptcy forms?
N	0	
□ Ye	es. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

Eilad 12/29/16 Entered 12/28/16 13:31:39 Desc Main Fill in this information to identify your case: 7 of 61 Julius Carl Lewis Debtor 1 First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or ■ you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **List Your Creditors Who Have Secured Claims** For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D). fill in the

Identify the creditor and the property that is collateral		What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Description of property securing debt:	Nissan Motor Acceptanc 2016 Nissan Altima with over 5,000 miles	 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	■ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	☐ No☐ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	☐ No ☐ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes

Debtor 1

Carl

First Name

Case 16-40509

Doc 1 Filed 12/28/16 Entered 12/28/16 13:31:39 Desc Main Page 48 of 6 lumber (if known)

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
	eases. Unexpired leases are leases that are still in effect; the leases.	•
ended. You may assume an unexpired personal pro	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	o)(2).
Describe your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's name:		☐ No
		Yes
Description of leased property:		
property.		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
Lessor's name:		□No
Description of leased		
property:		
Lessor's name:		□No
		Yes
Description of leased		<u> </u>
property:		
Lessor's name:		□No
Description of leased		_
property:		
Lessor's name:		□No
		Yes
Description of leased		100
property:		
Lessor's name:		□ No
Lesson's Hame.		
Description of leased		☐ Yes
property:		
Part 3: Sign Below		
Jnder penalty of perjury, I declare that I have indicat	ed my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired lea	se.	
🗶 /s/ Carl Julius Lewis, Jr.	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debtor 2	
Date	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re								
Car	rl Julius Lev	vis Jr. / Del	otor			(Case No:		
						(Chapter:	Chapter 7	
			DISCI OSII	RE OF COM	PENSATION (OF ATTORNEY	EOD DEE	TOP.	
	npensation p	aid to me w	§ 329(a) and Fed. Ban ithin one year before to behalf of the debtor	nkr. P. 2016(b) the filing of the	, I certify that I are petition in ban	am the attorney fo	or the aboved to be paid	e named debtor(l to me, for servi	ces
	For legal s	services, I h	ave agreed to accept		\$1,200.00				
	Prior to the	e filing of tl	nis statement I have rec	ceived	\$1,200.00				
	Balance D	ue			\$0.00				
2.			pensation paid to me v						
		tor(s)	Other: (specify	,					
3.	The source	e of compen	sation to be paid to me	e is:					
	Deb	otor(s)	Other: (specify	<i>i</i>)					
4.		e not agreed law firm.	to share the above-dis	sclosed compe	nsation with any	other person unle	ess they ar	e members and a	ssociates
		law firm.	hare the above-disclos A copy of the agreeme						
5.	In return for case, include		-disclosed fee, I have a	agreed to rend	er legal service	for all aspects of t	he bankruj	otcy	
	_		ebtor's financial situat	ion, and rende	ring advice to th	ne debtor in determ	nining who	ether to file a pet	ition in
	bankr								
	b. Prepar	ration and f	iling of any petition, so	chedules, state	ments of affairs	and plan which m	nay be requ	ıired;	
6.			debtor(s), the above-of		oes not include	the following serv	vice:		
					RTIFICATION]
		I certi payment t	fy that the foregoing is	s a complete st	atement of any	agreement or arrai	ngement fo	or	
			resentation of the debt	tor(s) in this b	ankruptcy proce	edings.			
		Date: 1	2/27/2016		s/ Nicholas Jaco		-		
		Date		S	ignature of Atto	rney			
					Geraci Law L.L	.C.			

Record # 721295 Page 1 of 1

Name of law firm

Geraci Law 14-1/28/1Hinois Ladiana/Visqonsin31:39 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chicago II 60603 P669259707 61 ENT CORNER WWW.INFOTAPES.COM /22/2016 Consultation Attorney: TEP Record #: 721-295

Date: 12/22/2016



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I debit only, a flat fee for services before filing in court of \$\frac{1,200.00}{2,00.00}\$ at \$\{\left[\left[\left[\ethinv{\left[\left[\left[\left[\ethinv{\left[\ethinv{\left[\left[\ethinv{\left[\text{ \left[\left[\ethinv{\left[\ethinv{\left[\text{ \left[\text{ \left[\ethinv{\left[\ethinv{\left[\text{ \text{ \left[\text{ \text{ \text{ \text{ \text{ \tex	is time-sensitive
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services a \$\frac{1.195.00}{2.195.00} & \$335 = \$\frac{1.530.00}{2.195.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agree voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish and Geraci Law may withdraw from representing you.	pay a fee for ou
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedistatement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you in attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceed including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to execute dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than be	cluding faxes, ema ance in any court of a file your case in dings; any motion mptions, motions of ankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or a Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we we may lose funds held in our trust account which may be assets in a Chapter 7.	ess than a flat fee
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at ho above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must proof the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	urly rates showr n within 30 days o provide a refund o
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessification one attorney or staff will work on your file—there is no extra charge for the entire Geraci Law Team, unlike single attorney "law circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarant Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not dischars; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional in after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income	firms". Change in a limited amount of tee of Discharge scharged: studen jury claims, debts
Pate:/ Land / A Carl Lewis (Debtor) Carl Lewis (Debtor) (Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 16	1112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Carl Julius Lewis Jr. / Debtor	Bankruptcy Docket #:
	Judae.

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/22/2016 /s/ Carl Julius Lewis, Jr.

Carl Julius Lewis, Jr.

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A. Notice to Consumer Debtor(s)

In re Carl Julius Lewis Jr.

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/22/2016	/s/ Carl Julius Lewis, Jr.		
	Carl Julius Lewis, Jr.	_	
D	fof Attale at the att Town to		

Dated: 12/27/2016 /s/ Nicholas Jacob Tepeli

Attorney: Nicholas Jacob Tepeli

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Debtor	1 Cari	Julius	Lewis	Case Number	(if known)		
Jedus	First Namo	Middle Name	Last Nome				
D	Answer These Question	a for Reporting Purpe	:85				
16.	What kind of debts do you have? 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain				i purpose.		
	•	money for a	debts primarily bus a business or investme to line 16c. to to line 17.	Iness debts? Business debts are det nt or through the operation of the busin	less or investment.		
				nat are not consumer debts or business	s debts.		
17.	Are you filing under	∏No. Iam	not filing under Chapte	er 7. Go to line 18.			
	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be	Yes. I am admi	filing under Chapter 7. nistrative expenses are	Do you estimate that after any exemp a paid that funds will be available to dis	t property is excluded and tribute to unsecured creditors?		
	available for distribution to unsecured creditors?						
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,001 \$50,001-\$ \$100,001-	100,000 \$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,00 ■ \$50,001-\$ □ \$100,001-	0 100,000 \$500,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
Pa	rife Sign Below						
I have examined this petition, and I declare under penalty of perjury that the Information provided is true and correct.							
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed		
		If no attorney re this document,	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		Signature	rl J.J.	Euci Jr × si	gnature of Debtor 2		
Executed on 2: 2 122 12016 MM / DD / YYYY					MM / DD / YYYY		

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Debtor 2 (Spouse, M filting) First Name Middle Name Last Name Last Name Last Name Last Name Last Name Last Name (Spouse, M filting) First Name NORTHERN District of ILLINOIS (State)	Debtor 1 Carl Julius Lewis First Name M8ddie Name Last Name Debtor 2 (Spouse, # ffing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS
Debtor 2 (Spouse, # 18hg) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)	Debtor 2 (Spouse, If filing) First Name Last Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)
(State)	Case Number (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,600, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankrup	tey forms?
₩ No	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
Yes. Name of Person	Signature (Official Form 119).
	•
Under penalty of perjury, I declare that I have read the summary and schedules filed with	this declaration and that they are true and
correct.	
0.00 Po : 00	
* Carl Johns HI *	
Signature of Debtor (Signature of Debtor 2	
Date / 2 22 /2016 Date	
MM / DD / YYYY	YYY

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Debtor 1	Carl	Julius	Lewis	Case Number (if known)
	First Name	Middle Name	Lent Nurse	

Part 12: Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signature of Debtor 2
Date 22016 Date MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
No Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Carl	Julius	Lewis	Case Number (if known)
	First Name	Middle Emre	Last Namo	
Part 2	List Your Une	expired Personal Property Los	1203	
or any	unsynired persona	al property lease that you lie	sted in Schedule G: Executory Co	ntracts and Unexpired Leases (Official Form 106G),
fill in th	e information belov	w. Do not list rezi estate lea	ses. Unexpired leases are leases	that are still in effect; the lease period has not yet
ended.	You may assume a	n unexpired personal prope	erty lease if the trustee does not a	ssume it. 11 U.S.C. § 365(p)(2).
2777522				### ##################################
De	cribe your uneopir	ed personal property lease		
Les	sor's name:			□ No
***************************************				☐ Yes
	scription of lease	ed		
pro	perty:			
وم ا	sor's name:			☐ No
				Yes
Des	scription of lease	ed		
pro	perty:			
				□No
Les	sor's name:			
Das	scription of lease	ed		☐ 163
	perty:			
				□No
Les	sor's name:	-		
				☐Yes
	scription of leasoperty:	ea		
P	r			
Les	ssor's name:			□No
				□Yes
	scription of leas	ed		
pro	perty:			
اما	ssor's name:			□No
	3301 0 1201101			Yes
De	scription of leas	ed		
pro	perty:			
_	_			□No
Le	ssor's name: ————			Yes
De	scription of leas	sed		
	perty:			
Part	3 Sign Below			
			ed my intention shout any propert	y of my estate that secures a debt and any
		I declare that I have indicat subject to an unexpired lea		-
beigon	nai property triat is:	1 1 1		
امه	'all	L Leurs &	/) x	
X ≤ Si	ignature of Debtor		Signature of Debt	or 2
_	ate Dated/21	22 ₁₂₁	Date	
ם	MM / DD / Y		Date	YYYY

Official Form 108

Record # 721295 Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, Joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collecteral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, panalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without Intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a Judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novertion under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court and WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION AS ACCURATEIN

721295

Record #

Page 1 of 1 **Asset Disclosure**

XDate & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Carl Julius Lewis Jr. / Debtor

Bankruptcy Docket #:

Judge:

venecation of Gredhormatrix

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Dated: 1 2 1 2 1 2 1 2 0 1 6

Carl Julius Lewis, Jr.

XDafe & Sign

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Debtor 1	Carl	Julius	Lewis	Case Number (if known)	AND THE PARTY OF T
	First Name	Middle Name	Last Name		
				Calum A Calum Debtor 1888 - Debt	2.6c
				non-	ing apotes
0 11	nployment comp	ancotion		\$0.00	\$0.00
D	44 the emet	at if you contend that the amount t	eceived was a benefit	A CONTRACTOR OF THE CONTRACTOR	
l		rity Act. Instead, list it here:			
·					
9. Pen	sion or retiremen fit under the Soci	it income. Do not include any amo	unt received that was a	\$0.00	\$0.00
	£ all athor	r courses not listed shove Sneci	fv the source and amount.		
Dor	ot include any be	nefits received under the Social S imp, a crime against humanity, or	ecunty Act or payments received international or domestic		
terro	rism. If necessary	y, list other sources on a separate	page and put the total on line 10c	\$501.00 \$	0.00
10a.	Widows Bene	efit		\$ 0.00	\$0.00
10b.				\$501.00	\$0.00
1		om separate pages, if any.			
11. Calc	ulate your total o	current monthly income. Add line total for Column A to the total for	s 2 through 10 for each Column B.	\$3,462.23 +	\$0.00 = \$3,462.23
		Whether the Mesne Test Applies to	Van		
Part 2		nt monthly income for the year.			A STATE OF THE STA
12. Cald	Copy your total	current monthly income from line	11		12a. \$3,462.23
		(the number of months in a year).			x 12
12b.		our annual income for this part of ti	ne form.		12b. \$41,546.76
13 Cal		n family income that applies to ye			
	in the state in whi			<u>]</u>	
FIII	n the number of p	people in your household.	1		
Fill	in the median fam	nily income for your state and size	of household		13. \$50,133.00
1	tink ne namila	able median income amounts, go orm. This list may also be available	online using the link specified in t	ne separate	
1	v do the lines cor			e estado	
14a	X Line 12b is le Go to Part 3.	ess than or equal to line 13. On the	top of page 1, check box 1, The	re is no presumption of abuse.	
14b	Line 12b is m	nore than line 13. On the top of par and fill out Form 122A-2.	ge 1, check box 2, The presumpti	on of abuse is determined by Form 122A-2.	
Part					
	By signing here	e, I declare under penalty of perjur	y that the information on this state	ment and in any attachments is true and con	ect.
		NV L LOVER	à SA.		
	$\frac{\mathcal{L}}{\mathcal{L}}$	Carl Julius Lewis, Jr.	- (14)		
	Date::/	<u> 21222</u> 016			
	If you checked	l line 14a, do NOT fill out or file Fo	nn 122A-2.		
	If you checked	l line 14b, fill out Form 122A-2 and	file it with this form.		

Form B 201A, Notice to Consumer Debtor(s)

In re Carl Julius Lewis Jr. / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filling fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated:/ <u>G/ GC/</u>2016

Carl Julius Lewis, Jr.

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Dated: _____/2016

Attorney: Nicholas Jacob Tepell

Form B 201A, Notice to Consumer Debtor(s)

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